



Updated January 2019

Welcome to **TRICARE**[®]

An Overview of Your TRICARE Benefit in the U.S.

Selfridge ANGB, MI
Retiree Appreciation Day
Saturday September 28, 2019
Presented By: Humana Military - Greg Swanson

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Welcome to TRICARE

Today's **AGENDA**

What Is TRICARE?

Am I Eligible?

What Are My Options?

What Resources Exist?

For Information and Assistance



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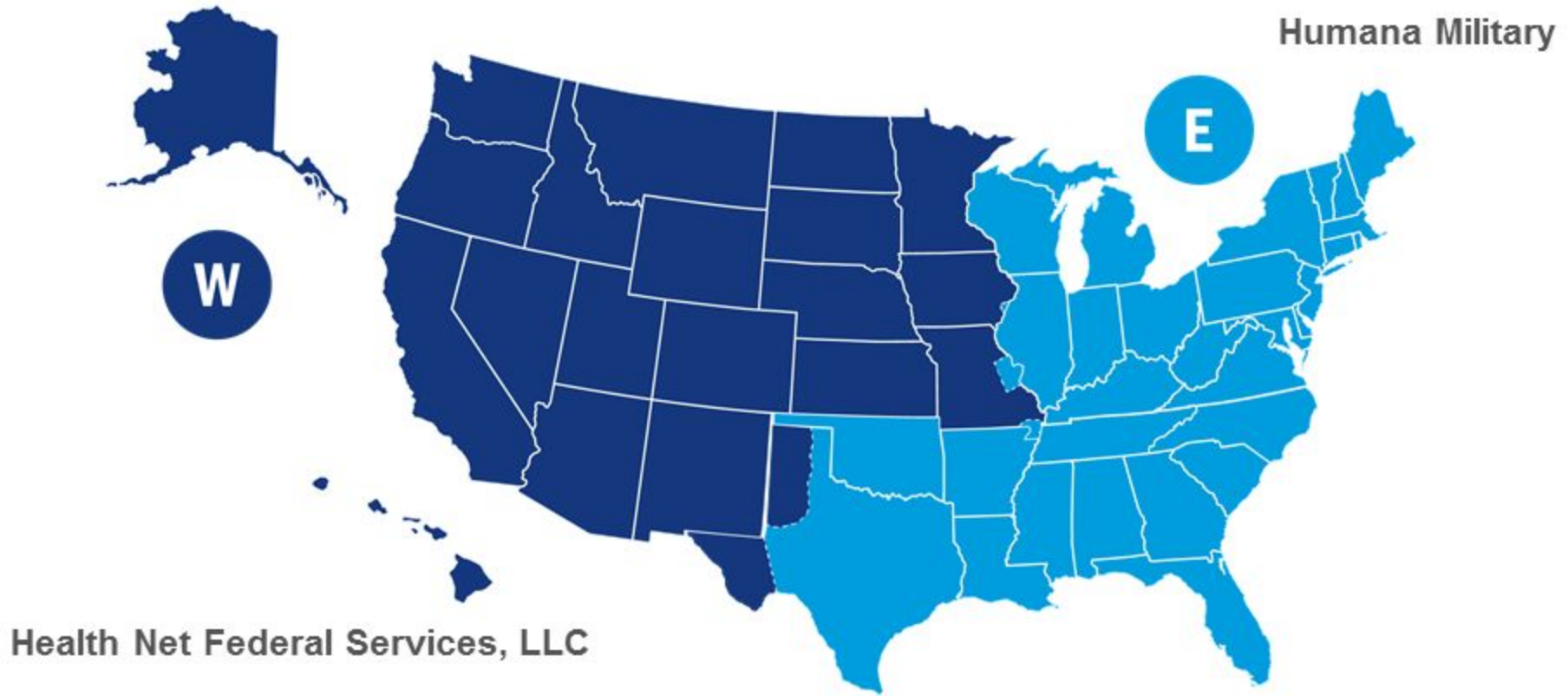
What Is TRICARE?



- Uniformed services health care program
- Worldwide network
 - Military hospitals and clinics
 - Civilian health care providers



TRICARE Stateside Regions



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Those Eligible for TRICARE

- Active duty service members (ADSMs)
- Active duty family members (ADFMs)
- Retired service members (including Retired Reserve members who have reached age 60) and their family members
- National Guard and Reserve members and their family members
- Medal of Honor recipients and their family members
- Survivors and eligible former spouses



Keep DEERS Information Up To Date



Go to an **ID card office**. Find an office at www.dmdc.osd.mil/rsi.

Note: You must use this option to add family members in DEERS.



Log on to <http://milconnect.dmdc.osd.mil>.



Call **1-800-538-9552**.



Fax **1-831-655-8317**.

TRICARE®

OPEN SEASON

MARK YOUR CALENDARS! NOV. 11 – DEC. 9, 2019



www.tricare.mil/openseason19



Enrollment Options

TRICARE Open Season

- TRICARE Open Season is the annual period when you can enroll in or change your health care coverage plan for the following year.
- TRICARE Open Season applies only to enrollment in TRICARE Prime and TRICARE Select health plans.
- The 2019 TRICARE Open Season is from Nov. 11 to Dec. 9, 2019.
- Enrollment changes made during the 2019 TRICARE Open Season go into effect on Jan. 1, 2020.
- Visit www.tricare.mil/openseason.

Qualifying Life Event

- A Qualifying Life Event (QLE) is a certain change in your life that means different TRICARE health plan options may be available to you and your family.
- Following a QLE, you have 90 days to make eligible health plan enrollment changes.
- A QLE for one family member means all family members are eligible to make enrollment changes.
- Examples of TRICARE QLEs include: getting married or divorced, moving, giving birth, adopting a child, and retiring.
- Visit www.tricare.mil/lifeevents.

Qualifying Life Events

- The following are TRICARE Qualifying Life Events:
 - Change in sponsor status that results in ineligibility to continue existing coverage
 - Change in family composition
 - Moving (change of address)
 - Certain government-directed changes
 - Change in command sponsorship (overseas only)
 - Losing sponsor or family member eligibility
 - Change in eligibility status of any single family member in another family
 - Losing other health insurance
- For more information, visit **www.tricare.mil/lifeevents**.

Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the uniformed services. The groups pay different costs and fees.
- A** **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A. While enrolled in a premium-based plan (TRS, TRR, or TYA), Group A beneficiaries follow Group B cost-shares, deductibles, and catastrophic caps.
- B** **Group B:** If your or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, you are in Group B.
- **Note:** North Atlantic Treaty Organization and Partnership for Peace family members are in Group B.

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TRICARE Program Options

Those Eligible for TRICARE	TRICARE Program Options
Active duty service members	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Prime Remote
Active duty family members and family members of National Guard and Reserve (NGR) members, NGR members on active duty orders for more than 30 days	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Prime Remote• TRICARE Select• TRICARE For Life (TFL)• US Family Health Plan (USFHP)• TRICARE Young Adult (TYA)
NGR members, retired Reservists, and their family members	<ul style="list-style-type: none">• TRICARE Reserve Select• TRICARE Retired Reserve• TYA
Retired service members and their family members, retired Reservist (at age 60) and their family members, Medal of Honor recipients and their family members, survivors and eligible former spouses	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Select• TFL• USFHP• TYA

TRICARE Prime®

- Available in specific areas
- Must enroll
- No claims to file



TRICARE Select

- TRICARE Select is a self-managed, preferred-provider option for eligible beneficiaries (except ADSMs and TFL beneficiaries) not enrolled in TRICARE Prime.
- With TRICARE Select you have the freedom to choose providers.
- Referrals are not needed for most services.
- Yearly deductible and cost-shares apply. Copayments apply for TRICARE-authorized providers.
- Enrollment in TRICARE Select is required. Enrollment fees may apply.
- Some services require prior authorization.
 - Contractor referrals and preauthorization of specific services/treatments are sometimes required. Visit your regional contractor's website for services to learn more. .



Provider Types

**Military Hospitals
and Clinics**

**Civilian TRICARE-
Authorized Providers**

**Providers Who Are Not
TRICARE-authorized**

There are two types of
civilian TRICARE-
authorized providers:

NETWORK

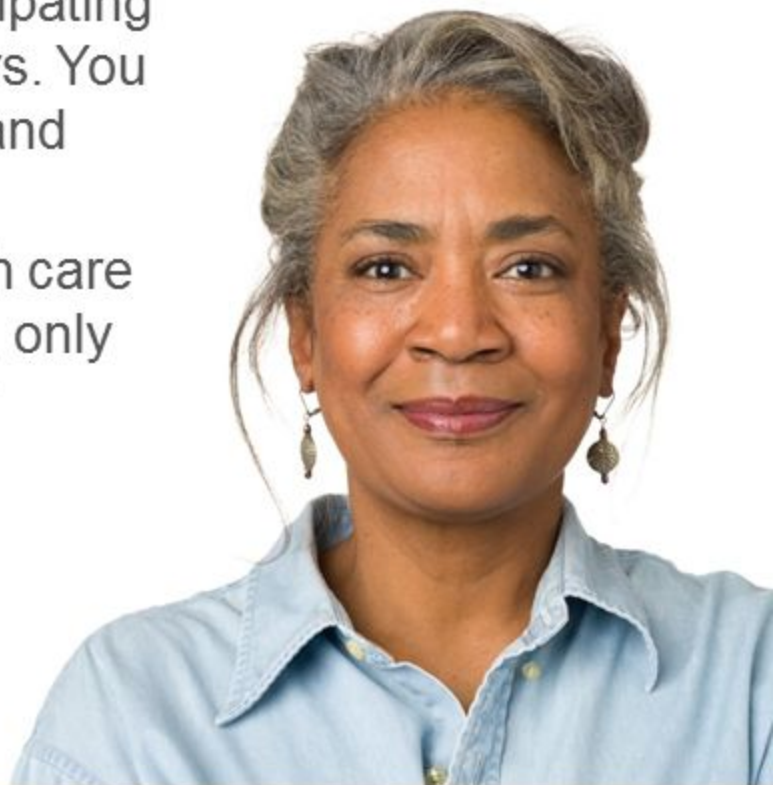
- Accept TRICARE's payment as full payment
- File claims for you

NON-NETWORK

- Do not have an agreement with TRICARE
- Do not have to file claims for you

TRICARE For Life

- You must have Medicare Part A and Part B.
- If you have Medicare Part A and Part B, you are covered under TFL.
- You may get care from Medicare-participating and Medicare-nonparticipating providers. You may also get care at military hospitals and clinics on a space-available basis.
- What you pay depends on if your health care services are covered by only Medicare, only TFL, both Medicare and TFL or neither Medicare nor TFL.



Dual Eligibility

- TRICARE beneficiaries who are entitled to Medicare Part A (inpatient services), regardless of the reason, **must** have Medicare Part B coverage (outpatient services) to remain eligible for TRICARE.
- Exceptions:
 - Active duty service members (ADSMs) and active duty family members (ADFMs)
 - Beneficiaries who have purchased TRICARE Young Adult, TRICARE Reserve Select, or TRICARE Retired Reserve, and those enrolled in the US Family Health Plan or TRICARE Plus

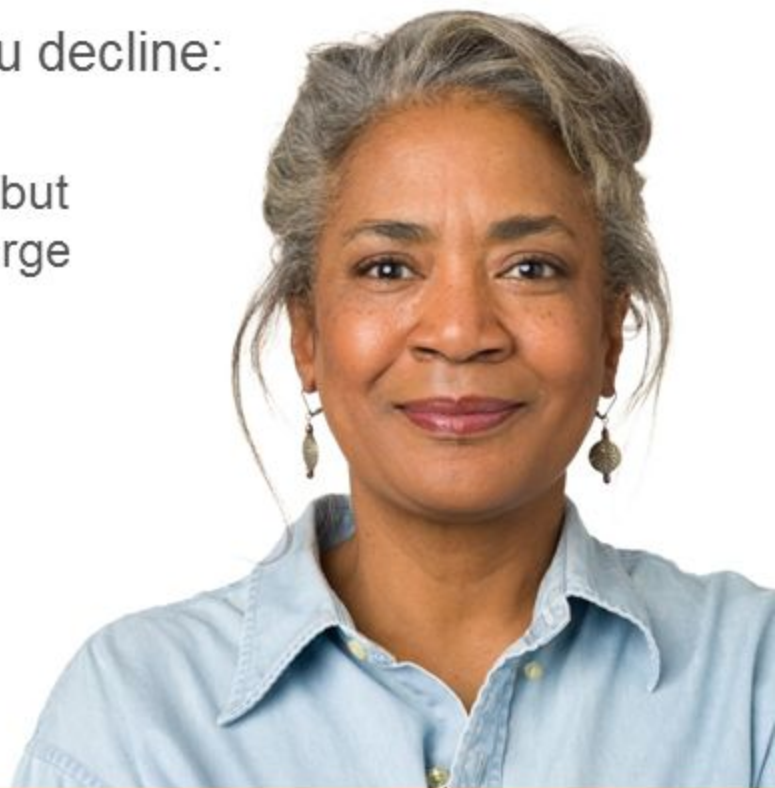
**Contact the Social Security Administration (SSA)
or Medicare for more information:**

1-800-772-1213 ♦ www.ssa.gov

1-800-MEDICARE ♦ www.medicare.gov

Eligible for Medicare Part B at Age 65

- Five months before your 65th birthday, you will receive a notification from the Defense Manpower Data Center (DMDC) informing you of the requirement to sign up for Medicare.
- DO NOT decline Medicare Part B. If you decline:
 - You may not be eligible for TRICARE.
 - You can enroll in Medicare Part B later, but you may have to pay a premium surcharge for late enrollment.



TRICARE For Life

- TRICARE For Life (TFL) is available to TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or place of residence.
- Care is received from any Medicare provider, and beneficiaries may seek military hospital or clinic care if space is available.
- TRICARE is the last payer after Medicare (and other health insurance [OHI], if applicable).
 - If you have OHI, you are responsible for filing a claim with WPS after Medicare and OHI have processed and paid their portion of the claim.
- The TFL benefit is administered by WPS.

WPS Contact Information
1-866-773-0404 ♦ www.tricare4u.com

How TFL Works

- Visit your Medicare participating provider for care.
- Your provider files a claim with Medicare.
- Medicare pays its portion and sends the claim to WPS.
- WPS pays the remaining amount to your provider for services covered by Medicare and TRICARE.
- You get a *Medicare Summary Notice* (MSN) from Medicare and an explanation of benefits (EOB) from TRICARE.

Note: TRICARE is the primary payer for TRICARE-covered services received in areas where Medicare is not available (e.g., overseas). Expect to pay up front and file a claim with the TOP claims processor for reimbursement.

WPS Contact Information
1-866-773-0404 ♦ www.tricare4u.com

\$ What You Pay

Type of Service	Medicare Pays	TRICARE Pays	You Pay
Covered by TRICARE and Medicare	Medicare-authorized amount	TRICARE-allowable amount	Nothing
Covered by Medicare only (e.g., chiropractic care)	Medicare-authorized amount	Nothing	Medicare annual deductible and cost-share
Covered by TRICARE only (e.g., TRICARE-covered services received overseas)	Nothing	TRICARE-allowable amount	TRICARE annual deductible and cost-share
Not covered by TRICARE or Medicare	Nothing	Nothing	Billed charges (which may exceed the Medicare- or TRICARE-allowable amount)

TRICARE Young Adult

- Qualified young adult dependents not yet age 26
- TRICARE Prime and TRICARE Select options
- No dental coverage
- Monthly premiums



Pharmacy Options

Military Pharmacy



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

TRICARE Pharmacy Home Delivery



- Must use this option for some drugs
- Get up to a 90-day supply

TRICARE Retail Network Pharmacy



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

Non-Network Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply

TRICARE and Other Health Insurance

- Other health insurance (OHI) is considered your primary health insurance.
- For services covered by Medicare, OHI, and TRICARE For Life, Medicare pays first, your OHI pays second, and TRICARE pays last.
- After your OHI pays, TRICARE will pay the lesser of:
 - The billed amount, minus the payment from your OHI
 - The amount TRICARE would have paid without OHI
 - The OHI copayment or deductible
- If you have OHI:
 - Fill out a *TRICARE Other Health Insurance Questionnaire* at **www.tricare.mil/forms**.
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.

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Stateside Regional Contractors

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com



Overseas Regional Contractor

O

TRICARE Overseas Program

International SOS
Government Services, Inc.
www.tricare-overseas.com



TRICARE Pharmacy Program

Express Scripts, Inc.
1-877-363-1303
www.express-scripts.com/TRICARE



Dental Programs

TRICARE Active Duty Dental Program

United Concordia Companies, Inc.
1-866-984-2337
www.addp-ucci.com

TRICARE Dental Program

United Concordia Companies, Inc.
1-844-653-4061 CONUS
1-844-653-4060 OCONUS
www.uccitdp.com

Federal Employees Dental and Vision Insurance Program

U.S. Office of Personnel Management
www.benefeds.com

Additional Contacts

TRICARE For Life

Wisconsin Physicians Service—
Military and Veterans Health
1-866-773-0404
www.TRICARE4u.com

US Family Health Plan

1-800-74-USFHP (1-800-748-7347)
www.tricare.mil/usfhp

More Resources

TRICARE Website

www.tricare.mil

Publications

www.tricare.mil/publications

Connect with TRICARE



www.tricare.mil/media